

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CHARMAINE ELNORA ELIZABETH MATTHEWS Case No.: 04-13487
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Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2004.
- 2) This case was confirmed on 07/20/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/28/2009.
- 6) Number of months from filing to the last payment: 58
- 7) Number of months case was pending: 66
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 7,800.00
- 10) Amount of unsecured claims discharged without payment \$ 85,910.54
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 131,996.80
Less amount refunded to debtor	\$ 2,045.41
NET RECEIPTS	\$ 129,951.39

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 7,544.96
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 10,244.96**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FIRST MADISON SERVIC	SECURED	5,000.00	5,542.87	5,000.00	5,000.00	515.01
MIDLAND MORTGAGE CO	SECURED	111,000.00	100,171.24	62,969.45	62,969.45	.00
MIDLAND MORTGAGE CO	SECURED	14,500.00	11,344.27	11,344.27	11,344.27	.00
TRIAD FINANCIAL	SECURED	10,000.00	12,065.00	10,000.00	10,000.00	727.15
TRIAD FINANCIAL	UNSECURED	3,000.00	598.06	2,663.06	757.34	.00
AMERICAN EXPRESS TRA	UNSECURED	4,500.00	4,421.54	4,421.54	1,257.43	.00
FIRST REVENUE ASSURA	OTHER	.00	NA	NA	.00	.00
THE ASSOCIATES MASTE	UNSECURED	1,000.00	NA	NA	.00	.00
NCO	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,000.00	979.42	979.42	278.53	.00
CAPITAL ONE BANK	UNSECURED	700.00	804.84	804.84	214.41	.00
CITY OF CHICAGO PARK	UNSECURED	200.00	200.00	200.00	46.81	.00
FINGERHUT CORP	UNSECURED	300.00	NA	NA	.00	.00
GINNYS	UNSECURED	450.00	429.65	429.65	108.79	.00
HERTZ CORP	UNSECURED	9,550.00	NA	NA	.00	.00
HOME DEPOT	UNSECURED	400.00	NA	NA	.00	.00
ISAC	UNSECURED	58,000.00	50,861.55	50,861.55	14,464.33	.00
MICHAEL REESE HOSPIT	UNSECURED	50.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	110.00	180.20	180.20	180.20	.00
UNITED STUDENT AID F	UNSECURED	38,000.00	10,409.02	10,409.02	2,960.19	.00
SEVENTH AVENUE	UNSECURED	400.00	195.61	195.61	48.15	.00
ECAST SETTLEMENT COR	UNSECURED	3,600.00	3,794.29	3,794.29	1,079.05	.00
UNIVERISTY OF CHICAG	UNSECURED	350.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
UNIVERSITY OF CHICAG	UNSECURED	1,650.00	NA	NA	.00	.00
UNITED STUDENT AID F	UNSECURED	NA	8,500.00	8,500.00	2,417.29	.00
UNITED STUDENT AID F	UNSECURED	NA	5,366.00	5,366.00	1,526.02	.00
UNITED STUDENT AID F	UNSECURED	NA	6,760.31	6,760.31	1,922.54	.00
UNITED STUDENT AID F	UNSECURED	NA	5,667.00	5,667.00	1,611.61	.00
MIDLAND MORTGAGE CO	SECURED	NA	250.00	250.00	250.00	.00
FIRST MADISON SERVIC	UNSECURED	NA	.00	278.60	27.86	.00
HAROLD MATTHEWS	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	62,969.45	62,969.45	.00
Mortgage Arrearage	11,344.27	11,344.27	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>15,250.00</u>	<u>15,250.00</u>	<u>1,242.16</u>
TOTAL SECURED:	89,563.72	89,563.72	1,242.16
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>180.20</u>	<u>180.20</u>	<u>.00</u>
TOTAL PRIORITY:	180.20	180.20	.00
GENERAL UNSECURED PAYMENTS:	101,330.89	28,720.35	.00

Disbursements:

Expenses of Administration	\$ 10,244.96	
Disbursements to Creditors	\$ 119,706.43	
TOTAL DISBURSEMENTS:		\$ 129,951.39

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/23/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.